1. - Cryptocurrency stock values change frequently and substantially as opposed to traditional currency’s rarely changing/slightly changing values.

- You can invest in cryptocurrency and that ups its value, whereas the means of changing the value of traditional currency aren’t so simple.

2. Hackers for profit, hacking organizations, money launderers, and tax evaders all prefer cryptocurrency over traditional currencies.

3. Every transaction has the sender’s and receiver's wallet address, and eventually their bank information and personal information would become linked with these as well, someone would just have to find the transaction information with someone they’ve traded with before to learn everything about them.

4. Bitcoin miners have their computers solve complex cryptographic problems to acquire more parts of Bitcoin.

5. Bitcoin is bad for the environment because miners use up a lot of power while mining for Bitcoin, an activity that takes more energy total than all of Ireland.

6. Bitcoin can be better because its value can go significantly up and your owned value can go up without you needing to do anything. Cryptocurrencies also track transactions with much more efficiency.

7. Bitcoins disadvantages include its value going down, as well as super long transaction times, often 10-20 minutes for small confirmations and as long as hours or days for others.

8. Things like Facebook and Google could allow you you to make payments on their platforms with Bitcoin.

9. They could allow you to add comments to payments, for example, compliments to service provided. This could also bring in more users for these services if they were to introduce cryptocurrency payments.

10. If you do not carry cash or cards on you and plan to only pay with your phone for things, you could forget your phone somewhere or it could run out of battery and you would not be able to use it. You could also get your account hacked which is much more likely than your bank details being stolen, which could cause you to lose all your savings.

11. China, UK, Sweden, and Denmark are all ahead of Canada and the U.S. in terms of mobile payment options.

12. I think that mobile payment should be allowed in Canada but not with cryptocurrency because paying with mobile would allow more versatility for payment and make it easier for some people, but not with cryptocurrency as the transaction time could slow down the whole store and get in the way of other peoples’ schedules.